

Testimony of Frank Nana Owusu-Achaw
To the Appropriations Committee of the Connecticut Legislature
In Support of Continued Funding for the Connecticut Fair Housing Center

My name is Frank Nana Owusu-Achaw, and I live in Manchester, Connecticut. I am here to ask you to support level funding for the Connecticut Fair Housing Center.

I immigrated to Connecticut from Ghana. I worked hard to buy a house in Manchester so that my wife and two-year old and four year-old kids in Ghana would have a home to one day join me in America. But in 2015, I injured my back. I temporarily had to go down to part-time at my job. I fell behind on my mortgage, and next thing I knew I was in foreclosure.

I tried to work with the bank in mediation, but I ran into problems. I was back at work, and I made mortgage payments to the bank for months as part of a trial loan modification. This trial period was supposed to lead to a permanent modification, but the bank didn't hold up their end of the agreement. They kept moving forward with the foreclosure. I was afraid I was going to lose not just my house but my dream of having a home here for my family.

That's when I got in touch with the Connecticut Fair Housing Center. An attorney from the Center represented me in my foreclosure case. She fought for me. She went with me to mediation and filed papers in court telling the bank to honor its agreement to modify my loan.

Last month, the bank finally agreed to give me a permanent loan modification, which means I get to keep my house. That's not the only good news I've gotten: I recently became a U.S. citizen, and my wife and kids were approved for visas to join me in the U.S. My family is moving to Manchester this spring, to the home the Center helped me save.

Foreclosure can happen to anyone, no matter how hard you work. The Center was there for me when I had nowhere else to turn. In fact, they are the only nonprofit organization in Connecticut that offers free legal assistance on foreclosure and lending issues to people in my situation. Because of the Center, my story has a happy ending, and I'll get to watch my kids grow up in our home. I urge you to maintain level funding for the Connecticut Fair Housing Center so that homeowners like me can receive help when we need it.